

B6A (Official Form 6A) (12/07)

In re **Ashby Arnold Comer, Jr.**
Luci Marie ComerCase No. **15-50683**

(if known)

SCHEDULE A - REAL PROPERTY

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
107 J Street Shenandoah, VA 22849 CTA Value \$124,300.00 Tax Map ID# 102A2-A-24 Page County and CTA Value \$15,000.00 Tax Map ID# 102A2-A-24A Page County	Fee Simple	H	\$139,300.00	\$126,557.00
909 Comertown Road Shenandoah, VA 22849 CTA Value \$46,300.00 Tax Map ID# 97-A-46 Page County Note: Wooded Land, No Road Frontage	Fee Simple	H	\$46,300.00	\$12,000.00
Bluegreen Timeshare Client's Estimated Value \$5,000.00	Joint	J	\$5,000.00	\$11,000.00
Woodstone Timeshare Client's Estimated Value \$15,000.00	Fee Simple	J	\$15,000.00	\$1,908.00

Total: \$205,600.00

(Report also on Summary of Schedules)

B6B (Official Form 6B) (12/07)

In re **Ashby Arnold Comer, Jr.**
Luci Marie ComerCase No. **15-50683**
(if known)**SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Cash	J	\$10.00
		State Refund Check	J	\$2,429.00
		Trustee Refund Checks (100% from husband's wages although check joint)	H	\$1,150.00
		First Bank (Checking)	H	\$114.00
		First Bank (Savings)	H	\$41.00
		Suntrust Bank (Checking)	W	\$87.00
		Suntrust Bank (Savings)	W	\$4,106.00
		Pioneer Bank (Savings)	J	\$132.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and home-stead associations, or credit unions, brokerage houses, or cooperatives.		Pioneer Bank (Savings)	W	\$25.00
		Note: Custodial Account. Joint with Elizabeth Comer, Daughter. Debtor's 1/2 interest of \$50.00 is \$25.00		
	X			
		1 Sofa/Couch, 1 Love Seat, 1 Microwave, 1 Washer, 1 Dryer, 2 Other Chairs, 1 End Table, 2 Dressers, 1 Bed, 3 Lamps, 1 Silverware Set, 3 Lawn Furniture	J	\$405.00
		1 Kitchen Table, 4 Kitchen Chairs, 2 Nighstands, 4 Bookshelves, 2 TV's, 3 DVD Players, 1 Stereo	W	\$226.00
3. Security deposits with public utilities, telephone companies, landlords, and others.				
4. Household goods and furnishings, including audio, video and computer equipment.				

B6B (Official Form 6B) (12/07) -- Cont.

In re **Ashby Arnold Comer, Jr.**
Luci Marie ComerCase No. **15-50683**

(if known)

SCHEDULE B - PERSONAL PROPERTY*Continuation Sheet No. 1*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.		6 Old Sewing Machines 1930/1940	J	\$250.00
6. Wearing apparel.		Men's & Women's Clothing	J	\$500.00
7. Furs and jewelry.		3 Wedding Rings	J	\$300.00
		1 Watch, 3 Earrings, 4 Necklaces, 3 Broaches	W	\$97.00
8. Firearms and sports, photographic, and other hobby equipment.		1 Riding Mower (bad transmission), Hand Tools, 2 Power Tools, 2 Cameras, 2 Camera Accessories	J	\$245.00
		1 S&W 0.40 Gun/Firearm	W	\$250.00
		200 Hand Tools, Tool Box	H	\$200.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		3 Term life insurance policies, through employment, no cash value.	H	\$1.00
		Primerica Life Insurance Policy, Term Life, No Cash Value	H	\$1.00
		Term life insurance policy, employer provided, no cash value.	W	\$1.00
10. Annuities. Itemize and name each issuer.	X			

B6B (Official Form 6B) (12/07) -- Cont.

In re **Ashby Arnold Comer, Jr.**
Luci Marie ComerCase No. **15-50683**

(if known)

SCHEDULE B - PERSONAL PROPERTY*Continuation Sheet No. 2*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Kennametal 401(k) ERISA	H	\$26,821.00
		Sentara 403(b) ERISA	W	\$222.00
		Primerica Roth IRA	H	\$498.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.		Potential funds due to Debtor, unknown at this time, including State & Federal tax refunds, 5/12 interest in 2015 tax refund of approximately \$9,800.00 = \$4,083.00, (HOWEVER, Debtors expect far less for tax year 2015 b/c	J	Unknown

B6B (Official Form 6B) (12/07) -- Cont.

In re **Ashby Arnold Comer, Jr.**
Luci Marie ComerCase No. **15-50683**

(if known)

SCHEDULE B - PERSONAL PROPERTY*Continuation Sheet No. 3*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
		no biz losses) possible garnishment funds, insurance proceeds, proceeds related to claims or causes of action that may be asserted by the Debtor any claim for earned but unpaid wages and/or inheritance.		
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			

B6B (Official Form 6B) (12/07) -- Cont.

In re **Ashby Arnold Comer, Jr.
Luci Marie Comer**Case No. **15-50683**

(if known)

SCHEDULE B - PERSONAL PROPERTY*Continuation Sheet No. 4*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2004 Ford F350 Diesel KBB Private Party Value Fair Condition \$8,932.00 Miles: 220,000	H	\$8,932.00
		1985 Ford Mustang Client's Estimated Value \$240.00 Miles: 200,000 +/-	H	\$240.00
		1990 Homemade Utility Trailer Client's Estimated Value \$370.00	H	\$370.00
		1994 Ford Ranger KBB Private Party Value Fair Condition \$467.00 Miles: 97,000 Note: Was wrecked, totaled.	H	\$467.00
		1992 Ford Mustang KBB Private Party Value Fair Condition \$723.00 Miles: 122,000 Note: Needs a motor	H	\$723.00
		2005 Chrysler 300 C KBB Private Party Value Fair Condition \$6,415.00 Miles: 107,000	W	\$6,415.00
		2003 Harley Davidson FXD Low Rider Client's Estimated Value \$3,500.00 Note: Does no run. Needs carborator, needs servicing.	W	\$3,500.00
		1950 Allis-Chalmers Tractor Client's Estimated Value \$300.00 Note: Does not run, needs tireds	J	\$300.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			

B6B (Official Form 6B) (12/07) -- Cont.

In re **Ashby Arnold Comer, Jr.**
Luci Marie ComerCase No. **15-50683**
(if known)**SCHEDULE B - PERSONAL PROPERTY***Continuation Sheet No. 5*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.		1 Commerical Refrigerator, 1 Proof Oven, 2 Outdoor Chairs, 1 Stand Up Freezer, 1 Plastic Outdoor Trash Can, 1 Wooden Cart Note: In Storage Unit	J	\$4,100.00
		Kodak ESP 3.2 Printer, Surveillance Camera System, Video Monitor/Screen, Credit Card Processing Machine, Water Filter, Ice Scoop, Ice Bucket, 2 Stainless Steel Table Top Steam Table w/ Pans, 2 Stainless Steel Steam Table Pans, Vulcan Gas Deep Freezer, Super Runner Gas Deep Freezer, Wire Fryer Baskets, Vulcan 36" Gas Range w/ 2 open burners, Vulcan 24' Griddle and Oven, Hobart Dishwasher w/ trays and racks, Dishwasher Power/Control, Compact Booster Water Heater, Refrigerated Prep Table w/ 6ft pans and dividers, 72' 3-Door Lo Boy, 2 52' Reach-In Double glass door Refrigerators, Chest Freezer, GE Upright Refrigerator and freezer, 2 Foot Stainless Steel Table, 3 Foot Stainless Steel Table, 4 Foot Stainless Steel Table, 2 Portable Heat Lamps, 47x74 Inch Dry Storage Rack, 2 Metal Shelving Units on Wheels w/ 5 Shelves, 2 Crockpot Crockpots, Tru 3 Station Crockpot, Microwave, 4 Slice Toaster, Open/Close Neon Sign, Real La Machine Food Processor, Buffet Style Stainless Steel Cold/Hot Bar, Lockwood Proofer Heating Cabinet, 12 Smuckers Jelly Holder Table Caddies, 10 Pourable Sugar Jars, 12 Sugar Packet Holders, 8 Wire Table Caddies, 13 Salt and Pepper Shakers, 2 Round Dining Tables, 2 Square Dining Tables, 9 Square Dining Tables, 1 High chair, 2 Booster Seats, Coffee Counter, Phone System, Serving Trays, Mop Bucket w/ Ringer, 2 13 gallon Trash Cans, Plexi Glass Counter top Pastry Case, Sharp Radio Micro Component System, 5 Shelf Plastic Storage Cabinets, 15 Printed Menus and Covers, Sentry Small Safe w/ Keys, Storage Containers w/ Lids, Credit Card Tape, 7 Wall Shelving, Waffle Maker, Toilet	J	\$6,616.00

B6B (Official Form 6B) (12/07) -- Cont.

In re **Ashby Arnold Comer, Jr.**
Luci Marie ComerCase No. **15-50683**
(if known)**SCHEDULE B - PERSONAL PROPERTY***Continuation Sheet No. 6*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
30. Inventory.	X	Paper Dispenser, 3 Paper Towel Dispenser, 3 Curtain Rods, 3 Primitive Country Valences, Pie Storage Containers, 13 Gallon Trash bags, Pots, Pans, Baking Sheets, 2 Grill Presses, Other Various Cooking Equipment		
31. Animals.		4 Cats	J	\$40.00
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
<div> <div>6</div> <div>continuation sheets attached</div> </div> <div> <div>Total ></div> <div>(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)</div> </div>				\$69,814.00

B6C (Official Form 6C) (4/13)

In re **Ashby Arnold Comer, Jr.
Luci Marie Comer**Case No. **15-50683**
(If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**Debtor claims the exemptions to which debtor is entitled under:
(Check one box)

- ☐ 11 U.S.C. § 522(b)(2)
☒ 11 U.S.C. § 522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds
 \$155,675.*

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
107 J Street Shenandoah, VA 22849 CTA Value \$124,300.00 Tax Map ID# 102A2-A-24 Page County and CTA Value \$15,000.00 Tax Map ID# 102A2-A-24A Page County	Va. Code Ann. § 34-4	\$1.00	\$139,300.00
909 Comertown Road Shenandoah, VA 22849 CTA Value \$46,300.00 Tax Map ID# 97-A-46 Page County Note: Wooded Land, No Road Frontage	Va. Code Ann. § 34-4	\$1.00	\$46,300.00
Bluegreen Timeshare Client's Estimated Value \$5,000.00	Va. Code Ann. § 34-4	\$1.00	\$5,000.00
Woodstone Timeshare Client's Estimated Value \$15,000.00	Va. Code Ann. § 34-4	\$1.00	\$15,000.00
Cash	Va. Code Ann. § 34-4	\$10.00	\$10.00
State Refund Check	Va. Code Ann. § 34-4	\$2,429.00	\$2,429.00
Trustee Refund Checks (100% from husband's wages although check joint)	Va. Code Ann. § 34-4	\$1,150.00	\$1,150.00
* Amount subject to adjustment on 4/01/16 and every three years thereafter with respect to cases commenced on or after the date of adjustment.		\$3,593.00	\$209,189.00

B6C (Official Form 6C) (4/13) -- Cont.

In re **Ashby Arnold Comer, Jr.**
Luci Marie ComerCase No. **15-50683**
(If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT***Continuation Sheet No. 1*

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
First Bank (Checking)	Va. Code Ann. § 34-4	\$114.00	\$114.00
First Bank (Savings)	Va. Code Ann. § 34-4	\$41.00	\$41.00
Suntrust Bank (Checking)	Va. Code Ann. § 34-4	\$87.00	\$87.00
Suntrust Bank (Savings)	Va. Code Ann. § 34-4	\$4,106.00	\$4,106.00
Pioneer Bank (Savings)	Va. Code Ann. § 34-4	\$132.00	\$132.00
Pioneer Bank (Savings) Note: Custodial Account. Joint with Elizabeth Comer, Daughter. Debtor's 1/2 interest of \$50.00 is \$25.00	Va. Code Ann. § 34-4	\$1.00	\$25.00
1 Sofa/Couch, 1 Love Seat, 1 Microwave, 1 Washer, 1 Dryer, 2 Other Chairs, 1 End Table, 2 Dressers, 1 Bed, 3 Lamps, 1 Silverware Set, 3 Lawn Furniture	Va. Code Ann. § 34-26(4a)	\$405.00	\$405.00
1 Kitchen Table, 4 Kitchen Chairs, 2 Nighstands, 4 Bookshelves, 2 TV's, 3 DVD Players, 1 Stereo	Va. Code Ann. § 34-26(4a)	\$226.00	\$226.00
6 Old Sewing Machines 1930/1940	Va. Code Ann. § 34-4	\$125.00	\$250.00
Men's & Women's Clothing	Va. Code Ann. § 34-26(4)	\$500.00	\$500.00
3 Wedding Rings	Va. Code Ann. § 34-26(1a)	\$300.00	\$300.00
1 Watch, 3 Earrings, 4 Necklaces, 3 Broaches	Va. Code Ann. § 34-4	\$1.00	\$97.00
1 Riding Mower (bad transmission), Hand Tools, 2 Power Tools, 2 Cameras, 2 Camera Accessories	Va. Code Ann. § 34-4	\$122.00	\$245.00
1 S&W 0.40 Gun/Firearm	Va. Code Ann. § 34-26(4b)	\$250.00	\$250.00
		\$10,003.00	\$215,967.00

B6C (Official Form 6C) (4/13) -- Cont.

In re **Ashby Arnold Comer, Jr.
Luci Marie Comer**Case No. **15-50683**

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT*Continuation Sheet No. 2*

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
200 Hand Tools, Tool Box	Va. Code Ann. § 34-4	\$200.00	\$200.00
3 Term life insurance policies, through employment, no cash value.	Va. Code Ann. § 34-4	\$1.00	\$1.00
Primerica Life Insurance Policy, Term Life, No Cash Value	Va. Code Ann. § 34-4	\$1.00	\$1.00
Term life insurance policy, employer provided, no cash value.	Va. Code Ann. § 34-4	\$1.00	\$1.00
Kennametal 401(k) ERISA	Va. Code Ann. § 34-4	\$1.00	\$26,821.00
	Va. Code Ann. § 34-34	\$1.00	
	11 U.S.C. § 522(b)(3)(C)	\$26,821.00	
Sentara 403(b) ERISA	Va. Code Ann. § 34-4	\$1.00	\$222.00
	Va. Code Ann. § 34-34	\$1.00	
	11 U.S.C. § 522(b)(3)(C)	\$222.00	
Primerica Roth IRA	Va. Code Ann. § 34-4	\$1.00	\$498.00
	Va. Code Ann. § 34-34	\$1.00	
	11 U.S.C. § 522(b)(3)(C)	\$498.00	
Potential funds due to Debtor, unknown at this time, including State & Federal tax refunds, 5/12 interest in 2015 tax refund of approximately \$9,800.00 = \$4,083.00, (HOWEVER, Debtors expect far less for tax year 2015 b/c no biz losses) possible garnishment funds, insurance proceeds, proceeds related to claims or causes of action that may be asserted by the	Va. Code Ann. § 34-4	\$1.00	Unknown
		\$37,754.00	\$243,711.00

B6C (Official Form 6C) (4/13) -- Cont.

In re **Ashby Arnold Comer, Jr.
Luci Marie Comer**Case No. **15-50683**

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT*Continuation Sheet No. 3*

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Debtor any claim for earned but unpaid wages and/or inheritance.			
2004 Ford F350 Diesel KBB Private Party Value Fair Condition \$8,932.00 Miles: 220,000	Va. Code Ann. § 34-4	\$1.00	\$8,932.00
1985 Ford Mustang Client's Estimated Value \$240.00 Miles: 200,000 +/-	Va. Code Ann. § 34-26(8) Va. Code Ann. § 34-4	\$240.00 \$1.00	\$240.00
1990 Homemade Utility Trailer Client's Estimated Value \$370.00	Va. Code Ann. § 34-4	\$370.00	\$370.00
1994 Ford Ranger KBB Private Party Value Fair Condition \$467.00 Miles: 97,000 Note: Was wrecked, totaled.	Va. Code Ann. § 34-26(8) Va. Code Ann. § 34-4	\$467.00 \$1.00	\$467.00
1992 Ford Mustang KBB Private Party Value Fair Condition \$723.00 Miles: 122,000 Note: Needs a motor	Va. Code Ann. § 34-26(8) Va. Code Ann. § 34-4	\$723.00 \$1.00	\$723.00
2005 Chrysler 300 C KBB Private Party Value Fair Condition \$6,415.00 Miles: 107,000	Va. Code Ann. § 34-26(8) Va. Code Ann. § 34-4	\$2,464.00 \$1.00	\$6,415.00
2003 Harley Davidson FXD Low Rider Client's Estimated Value \$3,500.00 Note: Does no run. Needs carborator, needs servicing.	Va. Code Ann. § 34-26(8) Va. Code Ann. § 34-4	\$3,500.00 \$1.00	\$3,500.00
1950 Allis-Chalmers Tractor Client's Estimated Value \$300.00 Note: Does not run, needs tireds	Va. Code Ann. § 34-4	\$150.00	\$300.00
		\$45,674.00	\$264,658.00

B6C (Official Form 6C) (4/13) -- Cont.

In re **Ashby Arnold Comer, Jr.
Luci Marie Comer**Case No. 15-50683
(If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT***Continuation Sheet No. 4*

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
1 Commerical Refrigerator, 1 Proof Oven, 2 Outdoor Chairs, 1 Stand Up Freezer, 1 Plastic Outdoor Trash Can, 1 Wooden Cart Note: In Storage Unit	Va. Code Ann. § 34-26(7)	\$1.00	\$4,100.00
Kodak ESP 3.2 Printer, Surveillance Camera System, Video Monitor/Screen, Credit Card Processing Machine, Water Filter, Ice Scoop, Ice Bucket, 2 Stainless Steel Table Top Steam Table w/ Pans, 2 Stainless Steel Steam Table Pans, Vulcan Gas Deep Freezer, Super Runner Gas Deep Freezer, Wire Fryer Baskets, Vulcan 36" Gas Range w/ 2 open burners, Vulcan 24' Griddle and Oven, Hobart Dishwasher w/ trays and racks, Dishwasher Power/Control, Compact Booster Water Heater, Refrigerated Prep Table w/ 6ft pans and dividers, 72' 3-Door Lo Boy, 2 52' Reach-In Double glass door Refrigerators, Chest Freezer, GE Upright Refrigerator and freezer, 2 Foot Stainless Steel Table, 3 Foot Stainless Steel Table, 4 Foot Stainless Steel Table, 2 Portable Heat Lamps, 47x74 Inch Dry Storage Rack, 2 Metal Shelving Units on Wheels w/ 5 Shelves, 2 Crockpot Crockpots, Tru 3 Station Crockpot, Microwave, 4 Slice Toaster, Open/Close Neon Sign, Real La Machine Food Processor, Buffet Style Stainless Steel Cold/Hot Bar, Lockwood Proofer Heating Cabinet, 12 Smuckers Jelly Holder Table Caddies, 10 Pourable Sugar Jars, 12 Sugar Packet Holders, 8 Wire Table Caddies, 13 Salt and Pepper Shakers, 2 Round Dining Tables, 2 Square Dining Tables, 9 Square Dining Tables, 1 High chair, 2 Booster Seats, Coffee Counter, Phone System, Serving Trays, Mop Bucket w/ Ringer, 2 13 gallon Trash Cans, Plexi Glass Counter top Pastry Case, Sharp Radio Micro	Va. Code Ann. § 34-26(7) Va. Code Ann. § 34-4	\$1.00 \$1.00	\$6,616.00
		\$45,677.00	\$275,374.00

B6C (Official Form 6C) (4/13) -- Cont.

In re **Ashby Arnold Comer, Jr.**
Luci Marie Comer

Case No. **15-50683**
(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Continuation Sheet No. 5

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<p>Component System, 5 Shelf Plastic Storage Cabinets, 15 Printed Menus and Covers, Sentry Small Safe w/ Keys, Storage Containers w/ Lids, Credit Card Tape, 7 Wall Shelving, Waffle Maker, Toilet Paper Dispenser, 3 Paper Towel Dispenser, 3 Curtain Rods, 3 Primitive Country Valences, Pie Storage Containers, 13 Gallon Trash bags, Pots, Pans, Baking Sheets, 2 Grill Presses, Other Various Cooking Equipment</p> <p>4 Cats</p>	<p>Va. Code Ann. § 34-26(5)</p>	<p>\$40.00</p>	<p>\$40.00</p>
		<p>\$45,717.00</p>	<p>\$275,414.00</p>

B6D (Official Form 6D) (12/07)

In re **Ashby Arnold Comer, Jr.
Luci Marie Comer**Case No. **15-50683**

(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTROR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #:		DATE INCURRED: NATURE OF LIEN: Security Agreement COLLATERAL: 2004 Ford F350 Diesel & Restaurant Equipment REMARKS: KBB Private Party Value Fair Condition \$8,932.00 Miles: 220,000 AND Restaurant Equipment				\$13,053.00	
Barbara Jo Good DBA The Coffee Pot, Inc. 1409 Batman Road Shenandoah, VA 22849	J						
		VALUE: \$19,648.00					
ACCT #: xxxxx0749		DATE INCURRED: 11/2008 NATURE OF LIEN: Deed of Trust COLLATERAL: 909 Comertown Road Shenandoah, VA 228 REMARKS: CTA Value \$46,300.00 Tax Map ID# 97-A-46 Page County Note: Wooded Land, No Road Frontage				\$12,000.00	
Blue Ridge Bank 1807 Seminole Trail #101 Charlottesville, VA 22901	H	VALUE: \$46,300.00					
Representing: Blue Ridge Bank		Blue Ridge Bank PO Box 609 Luray, VA 22835				Notice Only	Notice Only
Subtotal (Total of this Page) >						\$25,053.00	\$0.00
Total (Use only on last page) >							

2 continuation sheets attached

(Report also on
Summary of
Schedules.)(If applicable,
report also on
Statistical
Summary of
Certain Liabilities
and Related
Data.)

B6D (Official Form 6D) (12/07) - Cont.

In re **Ashby Arnold Comer, Jr.
Luci Marie Comer**Case No. **15-50683**

(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT UNLIQUIDATED DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: xxxx/0844 Bluegreen Corp Attn: Mortgage Dept 4960 Conference Way N, Ste 100 Boca Raton, FL 33431	J	DATE INCURRED: 07/2012 NATURE OF LIEN: Time Shared Loan COLLATERAL: Bluegreen Timeshare REMARKS: VALUE: \$5,000.00		\$11,000.00	\$6,000.00
ACCT #: Partners 1st FCU 1330 Directors Row Fort Wayne, IN 46808	H	DATE INCURRED: 2011 NATURE OF LIEN: Security Agreement COLLATERAL: 2005 Chrysler 300 C KBB Private Party Value Fair REMARKS: KBB Private Party Value Fair Condition \$6,415.00 Miles: 107,000 VALUE: \$6,415.00		\$3,951.00	
ACCT #: 4748 Town of Shenandoah 426 First Street Shenandoah, VA 22849	J	DATE INCURRED: 2010-2015 NATURE OF LIEN: Statutory Lien COLLATERAL: Vacant Land REMARKS: CTA Value \$15,000.00 Tax Map ID# 102A2-A-24A Page County VALUE: \$139,300.00		\$368.00	
ACCT #: xxxxxxxxx2395 Wells Fargo Hm Mortgage 8480 Stagecoach Cir Frederick, MD 21701	H	DATE INCURRED: 2010 NATURE OF LIEN: Deed of Trust COLLATERAL: 107 J Street Shenandoah, VA 22849 REMARKS: CTA Value \$124,300.00 Tax Map ID# 102A2-A-24 Page County and		\$126,189.00	
Subtotal (Total of this Page) >				\$141,508.00	\$6,000.00
Total (Use only on last page) >					

Sheet no. 1 of 2 continuation sheets attached
to Schedule of Creditors Holding Secured Claims(Report also on
Summary of
Schedules.)(If applicable,
report also on
Statistical
Summary of
Certain Liabilities
and Related
Data.)

B6D (Official Form 6D) (12/07) - Cont.

In re **Ashby Arnold Comer, Jr.**
Luci Marie Comer

Case No. **15-50683**

(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		CTA Value \$15,000.00 Tax Map ID# 102A2-A-24A Page County					
		VALUE: \$139,300.00					
ACCT #: xxx1-120	J	DATE INCURRED: 2015 NATURE OF LIEN: Maintenance Fees COLLATERAL: Woodstone Timeshare REMARKS:				\$1,908.00	
Woodstone Meadows PO Box 1227 Harrisonburg, VA 22803		VALUE: \$15,000.00					
Sheet no. <u>2</u> of <u>2</u> continuation sheets attached to Schedule of Creditors Holding Secured Claims						Subtotal (Total of this Page) > \$1,908.00	\$0.00
Total (Use only on last page) >						\$168,469.00	\$6,000.00

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

B6E (Official Form 6E) (04/13)

In re **Ashby Arnold Comer, Jr.**
Luci Marie Comer

Case No. 15-50683
(If Known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,775* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

☐ **Administrative allowances under 11 U.S.C. Sec. 330**

Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.

** Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.*

2 continuation sheets attached

B6E (Official Form 6E) (04/13) - Cont.

In re **Ashby Arnold Comer, Jr.**
Luci Marie ComerCase No. **15-50683**

(If Known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

TYPE OF PRIORITY	Taxes and Certain Other Debts Owed to Governmental Units
------------------	--

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCT #: xxxx/0844 Internal Revenue Service*** P O Box 7346 Philadelphia, PA 19114-7346	J	DATE INCURRED: 2014 CONSIDERATION: Courtesy Notice REMARKS:		X	\$0.00	\$0.00	\$0.00
ACCT #: xxxx/0844 Page County Treasurer 101 South Court Street Luray, VA 22835	J	DATE INCURRED: 2014-2015 CONSIDERATION: Personal Property Taxes REMARKS:			\$1,873.00	\$1,873.00	\$0.00
Representing: Page County Treasurer		Page County Treasurer, Penny Gray 103 South Court Street, Ste A Luray, VA 22835			Notice Only	Notice Only	Notice Only
ACCT #: xxxx/0844 Town of Shenandoah 426 First Street Shenandoah, VA 22849	J	DATE INCURRED: 2014-2015 CONSIDERATION: Personal Property Taxes REMARKS:			\$861.00	\$861.00	\$0.00
ACCT #: xxxx/0844 Town of Shenandoah 426 First Street Shenandoah, VA 22849	J	DATE INCURRED: 2014 CONSIDERATION: Sales/Meals Taxes REMARKS:			\$3,368.00	\$3,368.00	\$0.00
ACCT #: xxxx/0844 Va Department Of Taxation* Bankruptcy Unit P O Box 2156 Richmond, VA 23218-0000	J	DATE INCURRED: 2014 CONSIDERATION: Courtesy Notice REMARKS:		X	\$0.00	\$0.00	\$0.00
Sheet no. <u>1</u> of <u>2</u> continuation sheets attached to Schedule of Creditors Holding Priority Claims					Subtotals (Totals of this page) >	\$6,102.00	\$6,102.00
Total > (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)							
Totals > (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)							

B6E (Official Form 6E) (04/13) - Cont.

In re **Ashby Arnold Comer, Jr.**
Luci Marie ComerCase No. **15-50683**

(If Known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

TYPE OF PRIORITY	Taxes and Certain Other Debts Owed to Governmental Units
------------------	--

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCT #: xxx/0844 Va Department Of Taxation* Bankruptcy Unit P O Box 2156 Richmond, VA 23218-0000	J	DATE INCURRED: 2013-2014 CONSIDERATION: Sales Taxes & Employee Withholdir REMARKS:			\$12,593.00	\$12,593.00	\$0.00
Sheet no. 2 of 2 continuation sheets attached to Schedule of Creditors Holding Priority Claims Subtotals (Totals of this page) > Total > (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.) Totals > (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)					\$12,593.00	\$12,593.00	\$0.00
					\$18,695.00		
						\$18,695.00	\$0.00

B6F (Official Form 6F) (12/07)

In re **Ashby Arnold Comer, Jr.
Luci Marie Comer**Case No. **15-50683**
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxx/0844 American InfoSource LP; agent for Verizo PO Box 248838 Oklahoma City, OK 73124	J	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				Notice Only
ACCT #: xxxx-xxxx-xxxx-9852 Bank of America Attention: Recovery Department 4161 Piedmont Pkwy. Greensboro, NC 27410	H	DATE INCURRED: 1997 CONSIDERATION: Credit Card REMARKS:				\$12,307.00
Representing: Bank of America		Bank of America PO Box 982238 El Paso, TX 79998				Notice Only
ACCT #: xxxx/xxxx7497 Bill Me Later PO Box 105658 Atlanta, GA 30348	W	DATE INCURRED: CONSIDERATION: Open Account REMARKS:				\$758.00
Representing: Bill Me Later		ARS National Services, Inc. PO Box 469046 Escondido, CA 92046				Notice Only
Representing: Bill Me Later		ARS National Services, Inc. PO Box 463023 Escondido, CA 92046				Notice Only
Subtotal >						\$13,065.00
Total >						

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

11 continuation sheets attached

B6F (Official Form 6F) (12/07) - Cont.

In re **Ashby Arnold Comer, Jr.
Luci Marie Comer**Case No. **15-50683**

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBITOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxx3384 CenturyLink PO Box 4300 Carol Stream, IL 60197	W	DATE INCURRED: CONSIDERATION: Open Account REMARKS:				\$376.00
Representing: CenturyLink		CenturyLink PO Box 1319 Charlotte, NC 28201				Notice Only
ACCT #: xxxxxxxxxxx1152 Chase Card PO Box 15298 Wilmington, DE 19850	H	DATE INCURRED: 01/2014 CONSIDERATION: Credit Card REMARKS:				\$1,594.00
ACCT #: xxx-x4463 Cintas Corporation #394 PO Box 630803 Cincinnati, OH 45263	W	DATE INCURRED: CONSIDERATION: Open Account REMARKS:				\$344.00
ACCT #: xxxxxxxxxxx6019 Comcast Cable PO Box 3006 Southeastern, PA 19398	W	DATE INCURRED: CONSIDERATION: Open Account REMARKS:				\$269.00
ACCT #: 994-4 Commonwealth of Virginia State Corporation Commission PO Box 1197 Richmond, VA 23218	J	DATE INCURRED: CONSIDERATION: Open Account REMARKS:				\$75.00
Subtotal >						\$2,658.00
Total > (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						

Sheet no. 1 of 11 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

B6F (Official Form 6F) (12/07) - Cont.

In re **Ashby Arnold Comer, Jr.
Luci Marie Comer**Case No. **15-50683**

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxx/3746 Credit Management Co 2121 Noblestown Rd Pittsburgh, PA 15205	H	DATE INCURRED: 02/2014 CONSIDERATION: Medical REMARKS:				\$216.00
ACCT #: xxxx/0844 FDGL Terminal Returns 1307 Walt Whitman Road Melville, NY 11747	J	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				Notice Only
ACCT #: xxxxxxxx6000 First Data 1307 Walt Whitman Rd Melville, NY 11747	W	DATE INCURRED: 2013 CONSIDERATION: Lease REMARKS:				\$2,339.00
ACCT #: xxxx/0844 Harrisonburg Anesthesia, Inc. 1840 E Market Street Harrisonburg, VA 22801	W	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				Notice Only
ACCT #: xxxxxxxxxxxxxxxx/xxxxxxxxxxxxx70 Harrisonburg Emergency Physicians PO Box 13940 Philadelphia, PA 19101	W	DATE INCURRED: 2/2015 CONSIDERATION: Medical REMARKS:				\$340.00
Representing: Harrisonburg Emergency Physicians		Harrisonburg Emergency Physicians 235 Martin Luther King Jr. Way Harrisonburg, VA 22801				Notice Only
Sheet no. 2 of 11 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal > \$2,895.00
Total > (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						

B6F (Official Form 6F) (12/07) - Cont.

In re **Ashby Arnold Comer, Jr.
Luci Marie Comer**Case No. **15-50683**

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Representing: Harrisonburg Emergency Physicians		Harrisonburg Emergency Physicians 235 Cantrell Avenue Harrisonburg, VA 22801				Notice Only
Representing: Harrisonburg Emergency Physicians		NCO Financial Systems, Inc. PO Box 15740 Wilmington, DE 19850				Notice Only
ACCT #: 0844 Harrisonburg OBGYN 2291 Evelyn Byrd Ave. Harrisonburg, VA 22801	W	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				Notice Only
ACCT #: xxxxx-xxxxxx4648 Harrisonburg Pediatrics 1947 Medical Ave. Harrisonburg, VA 22801	W	DATE INCURRED: 2014 CONSIDERATION: Medical REMARKS:				\$30.00
ACCT #: Harrisonburg Physicians for Anesthesia PO Box 79530 Baltimore, MD 21279	W	DATE INCURRED: 4/2015 CONSIDERATION: Medical REMARKS:				\$704.00
ACCT #: xxxxxxx5001 IC System Attn: Bankruptcy 444 Highway 96 East; PO Box 64378 St. Paul, MN 55164	W	DATE INCURRED: 2009 CONSIDERATION: Medical REMARKS:				\$140.00
Sheet no. <u>3</u> of <u>11</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal >
						\$874.00
						Total >
						(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re **Ashby Arnold Comer, Jr.
Luci Marie Comer**Case No. **15-50683**

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBITOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Representing: IC System		Meadowcrest ENT & Facial 3360 Emmaus Road Harrisonburg, VA 22801				Notice Only
ACCT #: xxxx/0844 iPayment, Inc. PO Box 3429 Thousand Oaks, CA 91359	J	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				Notice Only
ACCT #: xxxxxxxxxxxx0598 Kohls/capone N56 W 17000 Ridgewood Dr Menomonee Falls, WI 53051	W	DATE INCURRED: 05/14/2014 CONSIDERATION: Charge Account REMARKS:				\$117.00
ACCT #: xxxx/0844 Nco Fin /99 PO Box 15636 Wilmington, DE 19850	W	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				Notice Only
ACCT #: xxxxx6582 NTelos Inc.* Post Office Box 1990 Waynesboro, VA 22980	W	DATE INCURRED: CONSIDERATION: Open Account REMARKS:				\$71.00
Representing: NTelos Inc.*		Joseph Mann & Creed PO Box 22253 Beachwood, OH 44122				Notice Only
Sheet no. 4 of 11 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal > \$188.00
Total > (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						

B6F (Official Form 6F) (12/07) - Cont.

In re **Ashby Arnold Comer, Jr.
Luci Marie Comer**Case No. **15-50683**

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBITOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Representing: NTelos Inc.*		Ntelos PO Box 580113 Charlotte, NC 28258				Notice Only
ACCT #: 0054	W	DATE INCURRED: CONSIDERATION: Medical REMARKS:				\$368.00
Obstetrics & Gynecology Associates 2103 E. Parham Road Richmond, VA 23228-0000						
Representing: Obstetrics & Gynecology Associates		Charlottesville Bureau 3690 Dobleann Drive Charlottesville, VA 22911				Notice Only
Representing: Obstetrics & Gynecology Associates		Obstetrics Gynecology Assoc. 9166 N. Congress Street New Market, VA 22844				Notice Only
ACCT #: xxxxxxxx/xx1070	H	DATE INCURRED: CONSIDERATION: Medical REMARKS:				\$196.00
Page Memorial Hospital PO Box 37517 Baltimore, MD 21297						
Representing: Page Memorial Hospital		Page Memorial Hospital 200 Memorial Drive Luray, VA 22835				Notice Only
Subtotal >						\$564.00
Total > (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						

Sheet no. 5 of 11 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

B6F (Official Form 6F) (12/07) - Cont.

In re **Ashby Arnold Comer, Jr.
Luci Marie Comer**Case No. **15-50683**

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBITOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Representing: Page Memorial Hospital		RSI Enterprises, Inc. PO Box 710507 Herndon, VA 20171				Notice Only
ACCT #: xxx9592 Page Shenandoah Health Center c/o Credit Management Company PO Box 16346 Pittsburgh, PA 15242	H	DATE INCURRED: CONSIDERATION: Medical REMARKS:				\$116.00
Representing: Page Shenandoah Health Center		Page Shenandoah Health Center 516 1st St # B Shenandoah, VA 22849				Notice Only
ACCT #: xxxxxx8400 Partners 1st Fcu 1330 Directors Row Fort Wayne, IN 46808	H	DATE INCURRED: 2012 CONSIDERATION: Credit Card REMARKS:				\$9,962.00
ACCT #: Partners 1st Fcu 1330 Directors Row Fort Wayne, IN 46808	J	DATE INCURRED: 2014 CONSIDERATION: Open Account REMARKS:				\$152.00
Representing: Partners 1st Fcu		Complete Payment Recover Services 3500 5th Street Northport, AL 35476				Notice Only
Sheet no. 6 of 11 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal >
						\$10,230.00
						Total >
						(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re **Ashby Arnold Comer, Jr.
Luci Marie Comer**Case No. **15-50683**

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBITOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxx2815 ProActive Solutions c/o RJM Acquisitions LLC 575 Underhill Blvd, Ste 224 Syosset, NY 11791	W	DATE INCURRED: CONSIDERATION: Open Account REMARKS:				\$46.00
ACCT #: 0844 Progressive Insurance 6300 Wilson Mills Rd. Mayfield Village, OH 44143	W	DATE INCURRED: CONSIDERATION: Open Account REMARKS:				\$79.00
Representing: Progressive Insurance		Credit Collections Svc PO Box 773 Needham Heights, MA 02494				Notice Only
ACCT #: xxxx9820 PureForce PO Box 100512 Pasadena, CA 91189	W	DATE INCURRED: CONSIDERATION: Open Account REMARKS:				\$86.00
ACCT #: xxxx/0844 PYOD, LLC, sucessors and assigns of Plains Commerce Bank Resurgent Capital Services PO Box 19008 Greenville, SC 29602	W	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				Notice Only
ACCT #: xx4466 Quarles Energy Services PO Box 7508 Fredericksburg, VA 22404	W	DATE INCURRED: CONSIDERATION: Open Account REMARKS:				\$318.00
Sheet no. 7 of 11 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal > \$529.00
Total > (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						

B6F (Official Form 6F) (12/07) - Cont.

In re **Ashby Arnold Comer, Jr.
Luci Marie Comer**Case No. **15-50683**

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBITOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxx/0844 Recovery Management Systems Corp 25 S.E. 2nd Avenue, Suite 1120 Miami, FL 33131	J	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				Notice Only
ACCT #: 0844 Richard Strickler PO Box 97 Shenandoah, VA 22849	W	DATE INCURRED: CONSIDERATION: Open Account REMARKS:				\$800.00
ACCT #: x6666 Rockingham Medical Group PO Box 1430 Harrisonburg, VA 22803	W	DATE INCURRED: 2/2015 CONSIDERATION: Medical REMARKS:				\$275.00
ACCT #: xxxxx0973 Rockingham Radiologists, Ltd. PO Box 371863 Staunton, VA 24402	W	DATE INCURRED: CONSIDERATION: Medical REMARKS:				\$151.00
Representing: Rockingham Radiologists, Ltd.		Rockingham Radiologists Ltd 370 Neff Avenue Harrisonburg, VA 22801				Notice Only
Representing: Rockingham Radiologists, Ltd.		VCS, Inc. PO Box 83 Staunton, VA 24402				Notice Only

Sheet no. **8** of **11** continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims**Subtotal >****\$1,226.00****Total >**(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re **Ashby Arnold Comer, Jr.
Luci Marie Comer**Case No. **15-50683**

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBITOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxx9140 Rodale Books c/o Penn Credit 916 S. 14th Street PO Box 988 Harrisburg, PA 17108	W	DATE INCURRED: CONSIDERATION: Open Account REMARKS:				\$48.00
Representing: Rodale Books		Penn Credit 916 S 14th Street Harrisburg, PA 17104				Notice Only
ACCT #: Sentara RMH Medical Center 2010 Health Campus Drive Harrisonburg, VA 22801	W	DATE INCURRED: 3/2015 CONSIDERATION: Medical REMARKS:				\$2,550.00
ACCT #: xxV-248 Shannon Sankar 238 Bowmans Run Drive Stuarts Draft, VA 24477	W	DATE INCURRED: CONSIDERATION: Open Account REMARKS:				\$638.00
ACCT #: xxxxxx89-75 Shenandoah Valley Pathology Lab, Inc. PO Box 100559 Florence, SC 29502	H	DATE INCURRED: CONSIDERATION: Open Account REMARKS:				\$58.00
Representing: Shenandoah Valley Pathology Lab, Inc.		SCA Collections, Inc. PO Box 876 Greenville, NC 27835				Notice Only
Sheet no. 9 of 11 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal > \$3,294.00
Total > (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						

B6F (Official Form 6F) (12/07) - Cont.

In re **Ashby Arnold Comer, Jr.
Luci Marie Comer**Case No. **15-50683**

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBITOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 0844 Siva Thiagarajah, MD 1101 E Jefferson St. #1 Charlottesville, VA 22902	W	DATE INCURRED: CONSIDERATION: Medical REMARKS:				\$369.00
ACCT #: x9510 Updike Industries PO Box 1745 Culpeper, VA 22701	W	DATE INCURRED: 2014 CONSIDERATION: Open Account REMARKS:				\$1,250.00
ACCT #: xxxx0307 Va Employment Commission PO Box 1358 Richmond, VA 23218-1358	W	DATE INCURRED: CONSIDERATION: Open Account REMARKS:				\$2,853.00
Representing: Va Employment Commission		Virginia Employment Commissin c/o Mark Herring, VA Attorney General 900 East Main Street Richmond, VA 23219				Notice Only
Representing: Va Employment Commission		Virginia Employment Commission PO Box 26971 Richmond, VA 23261				Notice Only
ACCT #: xxxxxxx0031 Valley Credit Service 934 N Augusta St Ste A Staunton, VA 24401	W	DATE INCURRED: 01/2013 CONSIDERATION: Collection Attorney REMARKS:				\$0.00
Sheet no. 10 of 11 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal > \$4,472.00
Total > (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						

B6F (Official Form 6F) (12/07) - Cont.

In re **Ashby Arnold Comer, Jr.
Luci Marie Comer**Case No. **15-50683**

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBITOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxx/0844 Valley Physician Enterprise PO Box 37517 Baltimore, MD 21297	W	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				Notice Only
ACCT #: xxxx/xxxx1102 Verizon**** 500 Technology Dr. # 550 Weldon Spring, MO 63304-2225	H	DATE INCURRED: CONSIDERATION: Open Account REMARKS:				\$76.00
Representing: Verizon****		Enhanced Recovery Company, LLC PO Box 23870 Jacksonville, FL 32241				Notice Only
ACCT #: xxxx/0844 Wells Fargo Bank, N.A. c/o BBW Law Group, LLC 8100 Three Chopt Rd., Ste 240 Henrico, VA 23229	W	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				\$0.00
ACCT #: xxxx/0844 Wells Fargo Bank, N.A. Attn: Bankruptcy Dept 3476 Stateview Blvd., MAC #D3347-01 Fort Mill, SC 29715	J	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				Notice Only
Sheet no. 11 of 11 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal > \$76.00
Total > (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						\$40,071.00

B6G (Official Form 6G) (12/07)

In re **Ashby Arnold Comer, Jr.**
Luci Marie Comer

Case No. **15-50683**
(if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
Cheap Storage Long Avenue Shenandoaha, VA	Storage Unit
Richard Strickler PO Box 97 Shenandoah, VA 22849	Lease Contract to be REJECTED

B6H (Official Form 6H) (12/07)

In re **Ashby Arnold Comer, Jr.**
Luci Marie Comer

Case No. **15-50683**
(if known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

Fill in this information to identify your case:

Debtor 1	Ashby	Arnold	Comer, Jr.
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	Luci	Marie	Comer
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	WESTERN DISTRICT OF VIRGINIA		
Case number (if known)	15-50683		

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form B 6I

Schedule I: Your Income

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment**1. Fill in your employment information.**

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status**Debtor 1**

- ☒ Employed
☐ Not employed

Occupation**Machine Operator****Employer's name****Kennametal****Employer's address****450 New Market Depot Road**

Number Street

Debtor 2 or non-filing spouse

- ☒ Employed
☐ Not employed

NCP**Sentara RMH****6015 Poplar Hill Dr**

Number Street

New Market **VA** **22844**
City State Zip Code

Norfolk **VA** **23502**
City State Zip Code

How long employed there? **7 1/2 years****9 months****Part 2: Give Details About Monthly Income**

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	\$4,608.50	\$888.05
3. Estimate and list monthly overtime pay.	+ \$0.00	\$0.00
4. Calculate gross income. Add line 2 + line 3.	\$4,608.50	\$888.05

Debtor 1 **Ashby** **Arnold** **Comer, Jr.** Case number (if known) **15-50683**
 First Name Middle Name Last Name

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here → 4.	\$4,608.50	\$888.05
5. List all payroll deductions:		
5a. Tax, Medicare, and Social Security deductions	5a. \$728.82	\$92.17
5b. Mandatory contributions for retirement plans	5b. \$0.00	\$0.00
5c. Voluntary contributions for retirement plans	5c. \$0.00	\$17.77
5d. Required repayments of retirement fund loans	5d. \$0.00	\$0.00
5e. Insurance	5e. \$286.00	\$0.00
5f. Domestic support obligations	5f. \$0.00	\$0.00
5g. Union dues	5g. \$0.00	\$0.00
5h. Other deductions. Specify: _____	5h. + \$0.00	\$0.00
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	6. \$1,014.82	\$109.94
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$3,593.68	\$778.11
8. List all other income regularly received:		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$0.00	\$0.00
8b. Interest and dividends	8b. \$0.00	\$0.00
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$0.00	\$0.00
8d. Unemployment compensation	8d. \$0.00	\$0.00
8e. Social Security	8e. \$0.00	\$0.00
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) or any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f. \$0.00	\$0.00
8g. Pension or retirement income	8g. \$0.00	\$0.00
8h. Other monthly income. Specify: _____	8h. + \$0.00	\$0.00
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9. \$0.00	\$0.00
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$3,593.68	\$778.11
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____		
	11. + \$0.00	
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies.	12. \$4,371.79	\$4,371.79
13. Do you expect an increase or decrease within the year after you file this form? <input type="checkbox"/> No. <input checked="" type="checkbox"/> Yes. Explain: _____	Note: Sched I lower than CMI b/c recent income lower and projected lower (Sched I based on last 8 bw pay periods).	

Fill in this information to identify your case:

Debtor 1	<u>Ashby</u>	<u>Arnold</u>	<u>Comer, Jr.</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	<u>Luci</u>	<u>Marie</u>	<u>Comer</u>
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>WESTERN DISTRICT OF VIRGINIA</u>			
Case number (if known)	<u>15-50683</u>		

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 expenses as of the following date: _____
MM / DD / YYYY
- ☐ A separate filing for Debtor 2 because Debtor 2 maintains a separate household

Official Form B 6J

Schedule J: Your Expenses

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

- ☐ No. Go to line 2.
- ☒ Yes. Does Debtor 2 live in a separate household?
- ☒ No
- ☐ Yes. Debtor 2 must file a separate Schedule J.

2. Do you have dependents?

☐ No☒ Yes. Fill out this information for each dependent.....

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

Dependent's relationship to Debtor 1 or Debtor 2**Dependent's age****Does dependent live with you?**Daughter5☐ No
☒ Yes☐ No
☐ Yes☐ No
☐ Yes☐ No
☐ Yes☐ No
☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

- ☒ No
- ☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form B 6I.)

Your expenses

4. The rental or home ownership expenses for your residence.

Include first mortgage payments and any rent for the ground or lot.

4. \$970.00**If not included in line 4:**

4a. Real estate taxes

4a. _____

4b. Property, homeowner's, or renter's insurance

4b. _____

4c. Home maintenance, repair, and upkeep expenses

4c. \$35.00

4d. Homeowner's association or condominium dues

4d. _____

Debtor 1 **Ashby** **Arnold** **Comer, Jr.** Case number (if known) **15-50683**
 First Name Middle Name Last Name

Your expenses

5. Additional mortgage payments for your residence, such as home equity loans	5.	_____
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	<u>\$250.00</u>
6b. Water, sewer, garbage collection	6b.	<u>\$65.00</u>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	<u>\$60.00</u>
6d. Other. Specify: <u>Cell Phone(s)</u>	6d.	<u>\$190.00</u>
7. Food and housekeeping supplies	7.	<u>\$800.00</u>
8. Childcare and children's education costs	8.	<u>\$433.00</u>
9. Clothing, laundry, and dry cleaning	9.	<u>\$200.00</u>
10. Personal care products and services	10.	<u>\$75.00</u>
11. Medical and dental expenses	11.	<u>\$150.00</u>
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12.	<u>\$550.00</u>
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	<u>\$75.00</u>
14. Charitable contributions and religious donations	14.	_____
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a.	_____
15b. Health insurance	15b.	_____
15c. Vehicle insurance	15c.	<u>\$88.00</u>
15d. Other insurance. Specify: <u>Prescriptions</u>	15d.	<u>\$95.00</u>
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: <u>Personal Property Taxes</u>	16.	<u>\$32.00</u>
17. Installment or lease payments:		
17a. Car payments for Vehicle 1 2005 Chrysler 300	17a.	<u>\$247.01</u>
17b. Car payments for Vehicle 2	17b.	_____
17c. Other. Specify: _____	17c.	_____
17d. Other. Specify: _____	17d.	_____
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form B 6I).	18.	_____
19. Other payments you make to support others who do not live with you. Specify: _____	19.	_____
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.		
20a. Mortgages on other property	20a.	_____
20b. Real estate taxes	20b.	_____
20c. Property, homeowner's, or renter's insurance	20c.	_____
20d. Maintenance, repair, and upkeep expenses	20d.	_____
20e. Homeowner's association or condominium dues	20e.	_____
21. Other. Specify: <u>Pet Care & Food</u>	21.	+ <u>\$50.00</u>

Debtor 1 Ashby Arnold Comer, Jr. Case number (if known) 15-50683
First Name Middle Name Last Name

22. Your monthly expenses. Add lines 4 through 21.
The result is your monthly expenses.

22. \$4,365.01

23. Calculate your monthly net income.

23a. Copy line 12 (your combined monthly income) from Schedule I.

23a. \$4,371.79

23b. Copy your monthly expenses from line 22 above.

23b. -\$4,365.01

23c. Subtract your monthly expenses from your monthly income.
The result is your monthly net income.

23c. \$6.78

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☐ No.

☒ Yes.

Explain here:

Note: Husband and wife each commute 1 hour round trip daily.

B 6 Summary (Official Form 6 - Summary) (12/14)

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF VIRGINIA
HARRISONBURG DIVISION**

In re **Ashby Arnold Comer, Jr.
Luci Marie Comer**

Case No. **15-50683**Chapter **7**

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER	
A - Real Property	Yes	1	\$205,600.00			
B - Personal Property	Yes	7	\$69,814.00			
C - Property Claimed as Exempt	Yes	6				
D - Creditors Holding Secured Claims	Yes	3				\$168,469.00
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	3				\$18,695.00
F - Creditors Holding Unsecured Nonpriority Claims	Yes	12				\$40,071.00
G - Executory Contracts and Unexpired Leases	Yes	1				
H - Codebtors	Yes	1				
I - Current Income of Individual Debtor(s)	Yes	2				\$4,371.79
J - Current Expenditures of Individual Debtor(s)	Yes	3				\$4,365.01
TOTAL		39	\$275,414.00	\$227,235.00		

B 6 Summary (Official Form 6 - Summary) (12/14)

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF VIRGINIA
HARRISONBURG DIVISION**

In re **Ashby Arnold Comer, Jr.
Luci Marie Comer**

Case No. **15-50683**Chapter **7**

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$18,695.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$18,695.00

State the following:

Average Income (from Schedule I, Line 12)	\$4,371.79
Average Expenses (from Schedule J, Line 22)	\$4,365.01
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14)	\$6,082.21

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$6,000.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$18,695.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$40,071.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$46,071.00

B6 Declaration (Official Form 6 - Declaration) (12/07)

In re **Ashby Arnold Comer, Jr.**
Luci Marie Comer

Case No. **15-50683**
(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES
DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **41** sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **7/20/2015**

Signature **/s/ Ashby Arnold Comer, Jr.**
Ashby Arnold Comer, Jr.

Date **7/20/2015**

Signature **/s/ Luci Marie Comer**
Luci Marie Comer

[If joint case, both spouses must sign.]

B7 (Official Form 7) (04/13)

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF VIRGINIA
HARRISONBURG DIVISION**

In re: **Ashby Arnold Comer, Jr.
Luci Marie Comer**

Case No. **15-50683**
(if known)

STATEMENT OF FINANCIAL AFFAIRS

1. Income from employment or operation of business

None ☐ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the TWO YEARS immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$59,000.00	Income 2013 - H
\$56,305.00	Income 2014 - H
\$26,129.00	Income 2015 - H
\$0.00	Income 2013 - W Operated Restaurant at a loss
(\$34,983.00)	Income 2014 - W Busines Loss Income
\$5,407.00	Income 2015 - W

2. Income other than from employment or operation of business

None ☐ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the TWO YEARS immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$6,200.00	401k Distribution H 2014
\$0.00	401k Distribution H 2015 (None)

3. Payments to creditors

Complete a. or b., as appropriate, and c.

None ☐ a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 DAYS immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Wells Fargo Hm Mortgage 8480 Stagecoach Circle Frederick, MD 21701	April, May, June 2015	\$2,910.00	\$126,189.00
Partners 1st FCU 1330 Directors Row Fort Wayne, IN 46808	April, May, June 2015	\$741.00	\$3,951.00
Blue Ridge Bank	April, May, 2015	\$880.00	\$12,000.00

B7 (Official Form 7) (04/13)

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF VIRGINIA
HARRISONBURG DIVISION**

In re: **Ashby Arnold Comer, Jr.
Luci Marie Comer**

Case No. **15-50683**
(if known)

STATEMENT OF FINANCIAL AFFAIRS
Continuation Sheet No. 1

None ☒ b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 DAYS immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

None ☒ c. All debtors: List all payments made within ONE YEAR immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

None ☒ a. List all suits and administrative proceedings to which the debtor is or was a party within ONE YEAR immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

None ☒ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

None ☒ a. Describe any assignment of property for the benefit of creditors made within 120 DAYS immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None ☒ List all gifts or charitable contributions made within ONE YEAR immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None ☒ List all losses from fire, theft, other casualty or gambling within ONE YEAR immediately preceding the commencement of this case OR SINCE THE COMMENCEMENT OF THIS CASE. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

B7 (Official Form 7) (04/13)

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF VIRGINIA
HARRISONBURG DIVISION**

In re: **Ashby Arnold Comer, Jr.
Luci Marie Comer**

Case No. **15-50683**
(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 2

9. Payments related to debt counseling or bankruptcy

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within ONE YEAR immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Cox Law Group, PLLC 900 Lakeside Drive Lynchburg, VA 24501-3602	06/22/2015	See Exhibit A to Form 2016
Miller Law Group	5/30/2015	Prior Bankruptcy Attorney Fees; \$2,900.00

10. Other transfers

None ☒ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within TWO YEARS immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☒ b. List all property transferred by the debtor within TEN YEARS immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

11. Closed financial accounts

None ☐ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within ONE YEAR immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
Pioneer Bank	Business Checking	6/2014; \$400.00
Partners First FCU	Checking	9/2014; \$0.00

12. Safe deposit boxes

None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 DAYS preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

B7 (Official Form 7) (04/13)

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF VIRGINIA
HARRISONBURG DIVISION**

In re: **Ashby Arnold Comer, Jr.
Luci Marie Comer**

Case No. **15-50683**
(if known)

STATEMENT OF FINANCIAL AFFAIRS
Continuation Sheet No. 3

14. Property held for another person

None

☐

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
Husband's Dad	2 Riding Mowers; \$200.00	Debtors' Home

15. Prior address of debtor

None

☒

If the debtor has moved within THREE YEARS immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

None

☒

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within EIGHT YEARS immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

☒

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

☒

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

☒

B7 (Official Form 7) (04/13)

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF VIRGINIA
HARRISONBURG DIVISION**

In re: **Ashby Arnold Comer, Jr.
Luci Marie Comer**

Case No. **15-50683**
(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 4

18. Nature, location and name of business

None ☐ a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within SIX YEARS immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within SIX YEARS immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within SIX YEARS immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within SIX YEARS immediately preceding the commencement of this case.

**NAME, ADDRESS, AND LAST FOUR DIGITS OF
SOCIAL-SECURITY OR OTHER INDIVIDUAL**

TAXPAYER-I.D. NO. (ITIN) / COMPLETE EIN

NATURE OF BUSINESS

**BEGINNING AND ENDING
DATES**

Luci's Cafe & Food Shoppe, LLC

Restaurant; Corporation

6/2013 - 5/2014

None ☒ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within SIX YEARS immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement ONLY if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None ☒ a. List all bookkeepers and accountants who within TWO YEARS immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

None ☒ b. List all firms or individuals who within TWO YEARS immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None ☒ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

None ☒ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within TWO YEARS immediately preceding the commencement of this case.

20. Inventories

None ☒ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

B7 (Official Form 7) (04/13)

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF VIRGINIA
HARRISONBURG DIVISION**

In re: **Ashby Arnold Comer, Jr.
Luci Marie Comer**

Case No. **15-50683**
(if known)

STATEMENT OF FINANCIAL AFFAIRS
Continuation Sheet No. 5

None ☒ b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

21. Current Partners, Officers, Directors and Shareholders

None ☒ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

None ☒ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

22. Former partners, officers, directors and shareholders

None ☒ a. If the debtor is a partnership, list each member who withdrew from the partnership within ONE YEAR immediately preceding the commencement of this case.

None ☒ b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within ONE YEAR immediately preceding the commencement of this case.

23. Withdrawals from a partnership or distributions by a corporation

None ☒ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during ONE YEAR immediately preceding the commencement of this case.

24. Tax Consolidation Group

None ☒ If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within SIX YEARS immediately preceding the commencement of the case.

25. Pension Funds

None ☒ If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within SIX YEARS immediately preceding the commencement of the case.

B7 (Official Form 7) (04/13)

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF VIRGINIA
HARRISONBURG DIVISION**

In re: **Ashby Arnold Comer, Jr.
Luci Marie Comer**

Case No. **15-50683**
(if known)

STATEMENT OF FINANCIAL AFFAIRS
Continuation Sheet No. 6

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date **7/20/2015**

Signature **/s/ Ashby Arnold Comer, Jr.**
of Debtor **Ashby Arnold Comer, Jr.**

Date **7/20/2015**

Signature **/s/ Luci Marie Comer**
of Joint Debtor **Luci Marie Comer**
(if any)

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both.
18 U.S.C. §§ 152 and 3571*

B 8 (Official Form 8) (12/08)

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF VIRGINIA
HARRISONBURG DIVISION**

IN RE: **Ashby Arnold Comer, Jr.
Luci Marie Comer**

CASE NO **15-50683**

CHAPTER **7**

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A -- Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
Creditor's Name: Barbara Jo Good DBA The Coffee Pot, Inc. 1409 Batman Road Shenandoah, VA 22849	Describe Property Securing Debt: 2004 Ford F350 Diesel & Restaurant Equipment
Property will be (check one): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain (for example, avoid lien using 11 U.S.C. § 522(f)): Property is (check one): <input type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt	

Property No. 2	
Creditor's Name: Blue Ridge Bank 1807 Seminole Trail #101 Charlottesville, VA 22901 xxxxx0749	Describe Property Securing Debt: 909 Comertown Road Shenandoah, VA 22849
Property will be (check one): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain (for example, avoid lien using 11 U.S.C. § 522(f)): Property is (check one): <input type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt	

B 8 (Official Form 8) (12/08)

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF VIRGINIA
HARRISONBURG DIVISION**

IN RE: **Ashby Arnold Comer, Jr.
Luci Marie Comer**

CASE NO **15-50683**

CHAPTER **7**

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

Continuation Sheet No. 1

Property No. 3	
Creditor's Name: Bluegreen Corp Attn: Mortgage Dept 4960 Conference Way N, Ste 100 Boca Raton, FL 33431 xxxx/0844	Describe Property Securing Debt: Bluegreen Timeshare
Property will be (check one): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain (for example, avoid lien using 11 U.S.C. § 522(f)): Property is (check one): <input type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt	
Property No. 4	
Creditor's Name: Partners 1st FCU 1330 Directors Row Fort Wayne, IN 46808	Describe Property Securing Debt: 2005 Chrysler 300 C KBB Private Party Value Fair C
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input checked="" type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain (for example, avoid lien using 11 U.S.C. § 522(f)): Property is (check one): <input type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt	

B 8 (Official Form 8) (12/08)

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF VIRGINIA
HARRISONBURG DIVISION**

IN RE: **Ashby Arnold Comer, Jr.
Luci Marie Comer**

CASE NO **15-50683**

CHAPTER **7**

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

Continuation Sheet No. 2

Property No. 5	
Creditor's Name: Town of Shenandoah 426 First Street Shenandoah, VA 22849 4748	Describe Property Securing Debt: Vacant Land
<p>Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained</p> <p>If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain (for example, avoid lien using 11 U.S.C. § 522(f)): Debtor will continue making payments to creditor without reaffirming.</p> <p>Property is (check one): <input type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt</p>	
Property No. 6	
Creditor's Name: Wells Fargo Hm Mortgage 8480 Stagecoach Cir Frederick, MD 21701 xxxxxxxxx2395	Describe Property Securing Debt: 107 J Street Shenandoah, VA 22849
<p>Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained</p> <p>If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain (for example, avoid lien using 11 U.S.C. § 522(f)): Debtor will continue making payments to creditor without reaffirming.</p> <p>Property is (check one): <input type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt</p>	

B 8 (Official Form 8) (12/08)

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF VIRGINIA
HARRISONBURG DIVISION**

IN RE: **Ashby Arnold Comer, Jr.
Luci Marie Comer**

CASE NO **15-50683**

CHAPTER **7**

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

Continuation Sheet No. 3

Property No. 7	
Creditor's Name: Woodstone Meadows PO Box 1227 Harrisonburg, VA 22803 xxx1-120	Describe Property Securing Debt: Woodstone Timeshare
<p>Property will be (check one): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained</p> <p>If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain (for example, avoid lien using 11 U.S.C. § 522(f)):</p> <p>Property is (check one): <input type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt</p>	

PART B -- Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease.
Attach additional pages if necessary.)

Property No. 1		
Lessor's Name: Richard Strickler PO Box 97 Shenandoah, VA 22849	Describe Leased Property: Lease	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>

B 8 (Official Form 8) (12/08)

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF VIRGINIA
HARRISONBURG DIVISION**

IN RE: **Ashby Arnold Comer, Jr.
Luci Marie Comer**

CASE NO **15-50683**

CHAPTER **7**

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

Continuation Sheet No. 4

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date 7/20/2015

Signature /s/ Ashby Arnold Comer, Jr.
Ashby Arnold Comer, Jr.

Date 7/20/2015

Signature /s/ Luci Marie Comer
Luci Marie Comer

B 201B (Form 201B) (12/09)

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF VIRGINIA
HARRISONBURG DIVISION**

In re **Ashby Arnold Comer, Jr.
Luci Marie Comer**

Case No. 15-50683
Chapter 7

**CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)
UNDER § 342(b) OF THE BANKRUPTCY CODE**

Certification of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

<u>Ashby Arnold Comer, Jr.</u>	<input checked="" type="checkbox"/> <u>/s/ Ashby Arnold Comer, Jr.</u>	<u>7/20/2015</u>
<u>Luci Marie Comer</u>	Signature of Debtor	Date
Printed Name(s) of Debtor(s)	<input checked="" type="checkbox"/> <u>/s/ Luci Marie Comer</u>	<u>7/20/2015</u>
Case No. (if known) <u>15-50683</u>	Signature of Joint Debtor (if any)	Date

Certificate of Compliance with § 342(b) of the Bankruptcy Code

I, David Cox for Cox Law Group, PLLC, counsel for Debtor(s), hereby certify that I delivered to the Debtor(s) the Notice required by § 342(b) of the Bankruptcy Code.

/s/ David Cox for Cox Law Group, PLLC

David Cox for Cox Law Group, PLLC, Attorney for Debtor(s)
Bar No.: 38670
Cox Law Group, PLLC
900 Lakeside Drive
Lynchburg, VA 24501-3602
Phone: (434) 845-2600
Fax: (434) 845-0727

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) ONLY if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

UNITED STATES BANKRUPTCY COURT

**NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a JOINT CASE (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days BEFORE the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1167 filing fee, \$550 administrative fee: Total fee \$1717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF VIRGINIA
HARRISONBURG DIVISION

IN RE: **Ashby Arnold Comer, Jr.**
Luci Marie Comer

CASE NO **15-50683**

CHAPTER **7**

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept:	<u>\$2,011.00</u>
Prior to the filing of this statement I have received:	<u>\$2,011.00</u>
Balance Due:	<u>\$0.00</u>

2. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify)

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify)

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with another person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
- Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
 - Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
 - Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

7/20/2015

Date

/s/ David Cox for Cox Law Group, PLLC

David Cox for Cox Law Group, PLLC

Cox Law Group, PLLC

900 Lakeside Drive

Lynchburg, VA 24501-3602

Phone: (434) 845-2600 / Fax: (434) 845-0727

Bar No. 38670

/s/ Ashby Arnold Comer, Jr.

Ashby Arnold Comer, Jr.

/s/ Luci Marie Comer

Luci Marie Comer

Fill in this information to identify your case:

Debtor 1	<u>Ashby</u>	<u>Arnold</u>	<u>Comer, Jr.</u>
	First Name	Middle Name	Last Name
Debtor 2	<u>Luci</u>	<u>Marie</u>	<u>Comer</u>
(Spouse, if filing)	First Name	Middle Name	Last Name

United States Bankruptcy Court for the: WESTERN DISTRICT OF VIRGINIA

Case number (if known) 15-50683

Check one box only as directed in this form and in Form 22A-1Supp:

- ☒ 1. There is no presumption of abuse.
- ☐ 2. The calculation to determine if a presumption of abuse applies will be made under Chapter 7 Means Test Calculation (Official Form 22A-2).
- ☐ 3. The Means Test does not apply now because of qualified military service but it could apply later.

☐ Check if this is an amended filing

Official Form 22A-1

Chapter 7 Statement of Your Current Monthly Income

12/14

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On top of any additional pages, write your name and case number (if known). If you believe that you are exempted from a presumption of abuse because you do not have primarily consumer debts or because of qualifying military service, complete and file the Statement of Exemption from Presumption of Abuse Under § 707(b)(2) (Official Form 22A-1Supp) with this form.

Part 1: Calculate Your Current Monthly Income**1. What is your marital and filing status?** Check one only.

- ☐ **Not married.** Fill out Column A, lines 2-11.
- ☒ **Married and your spouse is filing with you.** Fill out both Columns A and B, lines 2-11.
- ☐ **Married and your spouse is NOT filing with you. You and your spouse are:**
- ☐ **Living in the same household and are not legally separated.** Fill out both Columns A and B, lines 2-11.
- ☐ **Living separately or are legally separated.** Fill out Column A, lines 2-11; do not fill out Column B. By checking this box, you declare under penalty of perjury that you and your spouse are legally separated under nonbankruptcy law that applies or that you and your spouse are living apart for reasons that do not include evading the Means Test requirements. 11 U.S.C. § 707(b)(7)(B).

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
2. Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions).	<u>\$4,883.49</u>	<u>\$1,198.72</u>
3. Alimony and maintenance payments. Do not include payments from a spouse if Column B is filled in.	<u>\$0.00</u>	<u>\$0.00</u>
4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Include regular contributions from a spouse only if Column B is not filled in. Do not include payments you listed on line 3.	<u>\$0.00</u>	<u>\$0.00</u>

Debtor 1 **Ashby** **Arnold** **Comer, Jr.** Case number (if known) **15-50683**
 First Name Middle Name Last Name

Column A Debtor 1	Column B Debtor 2 or non-filing spouse
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5. Net income from operating a business, profession, or farm

Gross receipts (before all deductions)	<u>\$0.00</u>		
Ordinary and necessary operating expenses	<u>— \$0.00</u>		
Net monthly income from a business, profession, or farm	<u>\$0.00</u>	Copy here → <u>\$0.00</u>	<u>\$0.00</u>

6. Net income from rental and other real property

Gross receipts (before all deductions)	<u>\$0.00</u>		
Ordinary and necessary operating expenses	<u>— \$0.00</u>		
Net monthly income from rental or other real property	<u>\$0.00</u>	Copy here → <u>\$0.00</u>	<u>\$0.00</u>

7. Interest, dividends, and royalties

<u>\$0.00</u>	<u>\$0.00</u>
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8. Unemployment compensation

<u>\$0.00</u>	<u>\$0.00</u>
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Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here:↓

For you.....	<u>\$0.00</u>
For your spouse.....	<u>\$0.00</u>

9. Pension or retirement income. Do not include any amount received that was a benefit under the Social Security Act.

<u>\$0.00</u>	<u>\$0.00</u>
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10. Income from all other sources not listed above. Specify the source and amount. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total on line 10c.

10a. _____	_____	_____
10b. _____	_____	_____
10c. Total amounts from separate pages, if any.	+ _____	+ _____

11. Calculate your total current monthly income.

Add lines 2 through 10 for each column.
 Then add the total for Column A to the total for Column B.

\$4,883.49	+	\$1,198.72	=	\$6,082.21
Total current monthly income				

Part 2: Determine Whether the Means Test Applies to You

12. Calculate your current monthly income for the year. Follow these steps:

12a. Copy your total current monthly income from line 11.....	Copy line 11 here →	12a. \$6,082.21
Multiply by 12 (the number of months in a year).		X 12
12b. The result is your annual income for this part of the form.		12b. \$72,986.52

Debtor 1 **Ashby** **Arnold** **Comer, Jr.** Case number (if known) **15-50683**
First Name Middle Name Last Name

13. Calculate the median family income that applies to you. Follow these steps:

Fill in the state in which you live.

Virginia

Fill in the number of people in your household.

3

Fill in the median family income for your state and size of household..... 13.

\$76,261.00

To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

14. How do the lines compare?

14a. ☒ Line 12b is less than or equal to line 13. On the top of page 1, check box 1, *There is no presumption of abuse.*
Go to Part 3.

14b. ☐ Line 12b is more than line 13. On the top of page 1, check box 2, *The presumption of abuse is determined by Form 22A-2.*
Go to Part 3 and fill out Form 22A-2.

Part 3: Sign Below

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

X /s/ Ashby Arnold Comer, Jr.
Ashby Arnold Comer, Jr.

X /s/ Luci Marie Comer
Luci Marie Comer

Date 7/20/2015
MM / DD / YYYY

Date 7/20/2015
MM / DD / YYYY

If you checked line 14a, do NOT fill out or file Form 22A-2.

If you checked line 14b, fill out Form 22A-2 and file it with this form.